

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Ricardo Caseres Blandon and
Lydia P. Mesa

Case No. 24-12238

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Freedom Mortgage Corporation

Name of Transferee

Cardinal Financial Company, Limited Partnership

Name of Transferor

Name and Address where notices to transferee should be sent:

Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037-9764

Phone: 855-690-5900

Last Four Digits of Acct #: 0899

Court Claim # (if known): 21-1

Amount of Claim: \$454,690.08

Date Claim Filed: 05/09/2024

Phone: 800-669-0340

Last Four Digits of Acct. #: 3627

Name and Address where transferee payments should be sent (if different from above):

Phone: _____

Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ ReShaundra M. Suggs
Transferee/Transferee's Agent

Date: 08/08/2024

RICARDO CASERES-BLANDON
LYDIA P MESA
78 ORANGE AVE
ELMWOOD PARK NJ 07407-1820

July 9, 2024 RE: Your Freedom Mortgage Loan # [REDACTED]0899

Dear RICARDO CASERES-BLANDON and LYDIA P MESA,

Welcome to Freedom Mortgage Corporation!

The servicing of your mortgage loan has transferred from CARDINAL FINANCIAL COMPANY to Freedom Mortgage Corporation ("Freedom Mortgage"), effective 07/02/24. This means that after this date, we will be collecting your mortgage loan payments from you. Nothing else about your mortgage will change.

CARDINAL FINANCIAL COMPANY is now collecting your payments. CARDINAL FINANCIAL COMPANY will stop accepting payments received from you after July 1, 2024.

We will collect your payments going forward. We will start accepting payments received from you on 07/02/24.

Please send all payments due on or after 07/02/24 to us using the methods described in the **Frequently Asked Questions** section below.

If you have any questions for either your present servicer, CARDINAL FINANCIAL COMPANY, or Freedom Mortgage about your mortgage loan or this transfer, please contact the following individuals:

Current Servicer:	New Servicer:
CARDINAL FINANCIAL COMPANY	Freedom Mortgage Corporation
CUSTOMER SERVICE DEPARTMENT	CUSTOMER CARE DEPARTMENT
877-604-7294*	855-690-5900
1 CORPORATE DRIVE, SUITE 360 LAKE ZURICH IL, 60047	P.O. Box 50485 Indianapolis, IN 46250-0485

*If the number is not toll-free, then collect calls will be accepted.

Under Federal law, during the 60-day period following the effective date of the transfer of the mortgage loan servicing, a mortgage loan payment received by your old servicer on or before its due date, may not be treated by the new servicer as late and a late fee may not be imposed on you.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following ways:

- These products and services will not be transferred to Freedom Mortgage.
- To maintain coverage, contact your carrier to learn about your options to continue coverage directly through them.

We know you have questions, so we've compiled a list of the most common ones below. You can find more answers to commonly asked questions by visiting freedommortgage.com/newtransfer.

Frequently Asked Questions

How do I set up my online account?

Setting up your online account is easy! Simply go to freedommortgage.com/welcomeregister and provide the requested information. You will need your loan number which you can find at the top of this letter.

Your online account puts your mortgage loan information at your fingertips so you can make a payment, set

Here’s how to go paperless:

- Scan this QR code with your smartphone.
- Or visit www.freedommortgage.com/welcomepaperless.
- Provide the information requested.



How do I make a payment?

There are three convenient ways you can make a mortgage payment:

- (1) **Pay via your online account.** You can make one-time payments or enroll in auto-pay. If you were signed up for auto-pay at your previous servicer, **you will need to re-enroll**. Signing up for auto-pay is the best way to ensure you never miss a payment and avoid late fees.
- (2) **Pay via phone.** Call 855-690-5900 and follow the prompts to make a payment via our automated system or work with our Customer Care Team to make your payment.
- (3) **Pay via mail.** Starting 07/02/24, please make checks payable to Freedom Mortgage Corporation. Include your loan number [REDACTED]0899 and send to:

Freedom Mortgage Corporation
PO Box 6656
Chicago IL 60680-6656

When you pay your bill via check, you authorize us to electronically process your payment. If your check is processed electronically, your checking account may be debited the same date we receive the check, and it will not be returned with your checking account statement. If someone other than you or a bill paying service pays your bill, you must notify them of this policy.

Depending on which way you decide to make your payment, there may be a fee. A schedule and categories of Freedom Mortgage’s costs and fees for its servicing-related activities is as follows:

SERVICE	DESCRIPTION	FEES
Pay by Phone (Auto-mated)	This fee is charged to make a payment through an automated phone system.	No Charge
Pay by Phone (Representative)	This fee is charged to make a payment by phone with a representative.	No Charge
Pay by Web	This fee is charged to make a payment online.	No Charge
Payoff Statement	This fee is charged when requesting a payoff statement. Shows remaining principal balance, accrued interest, and the interest rate.	Up to \$30.00
NSF/Returned check	This fee is charged when the account holder’s bank doesn’t honor a check.	Up to \$40.00
Assumption Fee	This fee is charged to process an application for a new borrower to assume the mortgage loan obligation.	Up to \$900.00

What should I do if my first payment is due soon?

If a payment is due before you receive your new Freedom Mortgage billing statement, please send your payment to Freedom Mortgage at the address listed in the “How do I make my payment?” section above. Be sure to include your mortgage loan number, [REDACTED]0899, on the check. The exact amount of your monthly payment is as follows:

Principal and Interest (P&I):	\$2,182.69
Escrow (T&I):	\$1,146.19
Subsidy/Buydown:	(\$0.00)
Total Monthly Payment:	\$3,328.88

What happens if I was in a forbearance plan or another loss mitigation workout solution with my previous servicer?

Any plans involving repayment or pausing payments that were set up with your previous servicer will transfer over as-is to Freedom Mortgage. If you were in the middle of applying for a loss mitigation workout solution or already approved for a loss mitigation workout solution, we will begin reviewing this request within the first 30 days of your transfer.

If you have any questions or would like to discuss repayment options, our Customer Care Team is here to help.

Does Freedom Mortgage have any partnerships with companies that provide deals on optional insurance products?

Yes! Freedom Mortgage has multiple trusted partners with one goal – to provide you with the best policies for your home. We have partnerships for homeowners insurance, home warranty, home security, mortgage protection, life insurance, and tax services. You can find information at freedommortgage.com/rewards.

For additional questions, please visit freedommortgage.com/newtransfer or speak with our Customer Care Team. Agents are available to help you at **855-690-5900**, Monday through Friday 8:00AM–8:00 PM and Saturday 9:00AM– 2:00 PM Eastern Time.

Providing you with exceptional customer service is our number one goal. We're happy to have you join the Freedom Mortgage family, and we look forward to servicing your home financing needs for years to come.

Sincerely,

David Sheeler
President, Servicing
Freedom Mortgage Corporation
NMLS # 2767 (www.nmlsconsumeraccess.org)

Notice of Error or Request for Information

To submit a RESPA Qualified Written Request ("QWR"), assert an error or request information about the servicing of your loan, you must use the designated address below. Please include your full name, your mortgage loan number, and the error you believe to have occurred or the information you are requesting about your mortgage account.

Please send written notices of error/requests for information to:

Freedom Mortgage Corporation
P.O. Box 50428
Indianapolis, IN 46250-0401

FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

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Who we are	
Who is providing this notice?	Freedom Mortgage Corporation
What we do	
How does Freedom Mortgage Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit freedommortgage.com/disclosures/privacy-policy .
How does Freedom Mortgage Corporation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">open an account or apply for a loanpay your bills or provide account informationprovide employment or income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">sharing for affiliates' everyday business purposes—information about your creditworthinessaffiliates from using your information to market to yousharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choice will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">Our affiliates include financial companies such as FMC Subsidiary Services, LLC; RoundPoint Mortgage Servicing Corporation; RoundPoint Mortgage Solutions, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">Nonaffiliates we share with can include mortgage companies, insurance companies, financial products providers, retailers and direct marketing companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">Our marketing partners include insurance and other financial companies.
Other Important Information	
<p>California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.</p> <p>Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List or to obtain additional information on our telemarketing practices, call 855-690-5900, write to us at Freedom Mortgage Corporation, P.O. Box 50485, Indianapolis, IN 46250- 0485, ATTN: Privacy Dept./Information Sharing Opt-Out or log into your account and write us through the Message Center with the subject line “Nevada Annual Privacy Notice”.</p> <p>You may also contact the Nevada Attorney General's office for more information regarding Nevada Statute Section 228.600(3): 100 North Carson Street, Carson City, NV 89701, Telephone: 775-684-1100, Email: aginfo@ag.nv.gov.</p> <p>North Dakota Customers: Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to. To opt-in to sharing, please contact us at 855-690-5900.</p> <p>Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>	